Filed 11/25/09 Entered 11/25/09 10:44:25 Case 09-44791 Doc 1 Desc Main B I (Official Form 1) (1/08) Page 1 of 6 Document **United States Bankruptcy Court** Voluntary Petition Name of Debtor (if individual, enter Last First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): -raziev All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): leaton -Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No/Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 11419 South Chao ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railmad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tex-Exempt Entity (Check box, if applicable.) ☐ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose,' Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П 1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \$0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities 50 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million

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B I (Official Fo	orm 1) (1/08) Document Pa	age 2 of 6	Page					
Voluntary Po (This page m	ust be completed and filed in every case.)	Name of Debtor(s):	razler					
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional si	heet.)					
Where Filed:	Morthern District of IL	Case Number:	Date Filed: 03 - 2790					
Location Where Filed:		Case Number:	Date Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liste of this Debtor (If more than one, attac	th additional sheet.)					
Name of Debi	tor:	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
10Q) with the	Exhibit A eted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) es Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if de whose debts are primar I, the attorney for the petitioner named in have informed the petitioner that [he or s 12, or 13 of title 11, United States C available under each such chapter. I furtidebtor the notice required by 11 U.S.C. §	btor is an individual ily consumer debts.) In the foregoing petition, declare that I thely may proceed under chapter 7, 11, Code, and have explained the relief ther certify that I have delivered to the					
☐ Exhibit	A is attached and made a part of this petition.	x						
		Signature of Attorney for Debtor(s)	(Date)					
	Exhibit	c						
Does the debto	or own or have possession of any property that poses or is alleged to pose a	threat of imminent and identifiable harm to	nublic health or referr?					
	Exhibit C is attached and made a part of this petition.		photic ficulat of safety?					
	. Million O is allowable and finance a part of this polition,							
No.								
Exhi	oleted by every individual debtor. If a joint petition is filed, ibit D completed and signed by the debtor is attached and m int petition: bit D also completed and signed by the joint debtor is attached.	nade a part of this petition.	•					
=	Information Regarding the (Check any applica Debtor has been domiciled or has had a residence, principal place of b	ble box.) usiness, or principal assets in this District fo	or 180 days immediately					
-	preceding the date of this petition or for a longer part of such 180 days	than in any other District.						
	There is a bankruptcy case concerning debtor's affiliate, general partner							
	Debtor is a debtor in a foreign proceeding and has its principal place o has no principal place of business or assets in the United States but is a this District, or the interests of the parties will be served in regard to the	t defendant in an action or proceeding lin a t	States in this District, or federal or state court] in					
	Certification by a Debtor Who Resides as a (Check all applicable	Tenant of Residential Property						
	Landlord has a judgment against the debtor for possession of debtor's	s residence. (If box checked, complete the fo	ollowing.)					
	\overline{a}	Name of landlord that obtained judgment)						
	TA TA	Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and							
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.							
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).							

B 1 (Official Form) 1 (1/08)	Page 2
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	trazia i Tean
Signature(s) of Debtor(s) (Individual/Joint)	Pateres
	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debter in a ferri
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	and that I am authorized to file this petition.
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition	D Burnette 11418 C 4 1844
X Signature of Debtor	X (Signature of Foreign Representative)
X 773 756-6436 Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
х	·
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
Printed Name of Attorney for Debtor(s)	I provided the action with a copy of this document and the notices and information
	guidelines have been promulgated ranguant to 11 H S C 8 110(b) setting a manifest
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debte
Address	induce of the maximum amount before preparing any document for filing for a debte
	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	1
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
	Social-Security number (If the bankruptcy petition preparer is not an individual
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person opartner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Х
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Signature of Authorized Individual	
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	···· ····
"	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
į in	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or with 11 USC 8 110-18 USC 8 156

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Inre Jean Frazier	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

and the state of t

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- In Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B	ID	(Official	Form 1	Exh.	D)	(12/08) - Cont.
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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 11-25-09

Ameri Credit Financial Services 4001 Embarcadero Arlington, TX 76014

American General Finance 6025 W. Cermak Rd Cicero, IL 60804-2093

Allied Interstate Inc.
In care of Household Bank
P.O. Box 361774
Columbus, OH 43236

Capital One Services Remittance Processing P.O. Box 6000 Seattle, WA 98190-6000

Risk Management Alternatives, Inc.
In care of Capital One
7324 SW Freeway, Suite 1200
Houston, TX 77074

Heller and Frisone, LTD.

33 North LaSalle Street-Suite 1200
Chicago, IL 60602

State Of Illinois
Department of Employment Security
Benefit Payment Control
P.O. Box 6996
Chicago, IL 60680-6996

Richard A. Snow Attorney At Law 108 N. LaSalle, Suite 510 Chicago, IL 60602

Sears Payment Center P.O. Box 105772 Atlanta, GA 30353

Bob Watson Chevrolet Geo Inc. 146 E. 147th Street Harvey, IL 60426